



CSS

Insurance

Customer information

Valid from 01.09.2019

Dental benefits – Sample calculation myFlex.

The following sample calculation shows the amount of benefits paid and the co-payment for orthodontic treatment under the Balance category of myFlex Outpatient Insurance without Dental Care Insurance and in combination with Dental Care Insurance.

The calculation is based on an offer for **orthodontic treatment in the amount of CHF 12,000** (over 4 years).

Example 1: without Dental Care Insurance

myFlex Balance Outpatient: 50 %, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: none

| Benefits | Invoice amount | myFlex Balance Outpatient ¹ | Dental Care Insurance | CSS share of costs | Your co-payment |
|---------------------|-------------------|--|-----------------------|--------------------|------------------|
| Year 1 | CHF 4,000 | CHF 2,000 | CHF – | CHF 2,000 | CHF 2,000 |
| Year 2 | CHF 2,500 | CHF 1,250 | CHF – | CHF 1,250 | CHF 1,250 |
| Year 3 | CHF 3,500 | CHF 1,750 | CHF – | CHF 1,750 | CHF 1,750 |
| Year 4 | CHF 2,000 | CHF 1,000 | CHF – | CHF 1,000 | CHF 1,000 |
| Total in CHF | CHF 12,000 | CHF 6,000 | CHF – | CHF 6,000 | CHF 6,000 |

Example 2: with Dental Care Insurance (50% option, max. CHF 1,000/CY)

myFlex Balance Outpatient: 50 %, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: 50 %, max. CHF 1,000/CY

| Benefits | Invoice amount | myFlex Balance Outpatient ¹ | Dental Care Insurance ² | CSS share of costs | Your co-payment |
|---------------------|-------------------|--|------------------------------------|--------------------|------------------|
| Year 1 | CHF 4,000 | CHF 2,000 | CHF 1,000 | CHF 3,000 | CHF 1,000 |
| Year 2 | CHF 2,500 | CHF 1,250 | CHF 1,000 | CHF 2,250 | CHF 250 |
| Year 3 | CHF 3,500 | CHF 1,750 | CHF 1,000 | CHF 2,750 | CHF 750 |
| Year 4 | CHF 2,000 | CHF 1,000 | CHF 1,000 | CHF 2,000 | CHF 0 |
| Total in CHF | CHF 12,000 | CHF 6,000 | CHF 4,000 | CHF 10,000 | CHF 2,000 |

Example 3: with Dental Care Insurance (75% option, max. CHF 3,000/CY)

myFlex Balance Outpatient: 50 %, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: 75 %, max. CHF 3,000/CY

| Benefits | Invoice amount | myFlex Balance Outpatient ¹ | Dental Care Insurance ³ | CSS share of costs | Your co-payment |
|---------------------|-------------------|--|------------------------------------|--------------------|-----------------|
| Year 1 | CHF 4,000 | CHF 2,000 | CHF 2,000 | CHF 4,000 | CHF 0 |
| Year 2 | CHF 2,500 | CHF 1,250 | CHF 1,250 | CHF 2,500 | CHF 0 |
| Year 3 | CHF 3,500 | CHF 1,750 | CHF 1,750 | CHF 3,500 | CHF 0 |
| Year 4 | CHF 2,000 | CHF 1,000 | CHF 1,000 | CHF 2,000 | CHF 0 |
| Total in CHF | CHF 12,000 | CHF 6,000 | CHF 6,000 | CHF 12,000 | CHF 0 |

Example 4: with Dental Care Insurance (75% option, max. CHF 5,000/CY, CHF 500 deductible/CY)

myFlex Balance Outpatient: 50%, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: 75%, max. CHF 5,000/CY, CHF 500 deductible/CY

| Benefits | Invoice amount | myFlex Balance Outpatient ¹ | Dental Care Insurance ⁴ | CSS share of costs | Your co-payment |
|---------------------|-------------------|--|------------------------------------|--------------------|-----------------|
| Year 1 | CHF 4,000 | CHF 2,000 | CHF 1,500 | CHF 3,500 | CHF 500 |
| Year 2 | CHF 2,500 | CHF 1,250 | CHF 750 | CHF 2,000 | CHF 500 |
| Year 3 | CHF 3,500 | CHF 1,750 | CHF 1,250 | CHF 3,000 | CHF 500 |
| Year 4 | CHF 2,000 | CHF 1,000 | CHF 500 | CHF 1,500 | CHF 500 |
| Total in CHF | CHF 12,000 | CHF 6,000 | CHF 4,000 | CHF 10,000 | CHF 2000 |

CY= calendar year

Calculation of cost sharing

CSS's share of costs is calculated on the basis of the invoice amount and reduced to match the maximum amount permitted for the product. If the benefit arrived at in this way exceeds the invoice amount, the benefit is reduced to match the invoice amount. If you also hold outpatient insurance, benefits from the two insurance policies are added together up to a maximum of the amount billed. In this case, benefits from outpatient insurance are always counted first, and then supplemented with those from Dental Care Insurance.

¹ myFlex Balance Outpatient (50%, max. CHF 12,000/CY up to the age of 20)

Year 1: CHF 4,000 x 50% = CHF 2,000

² Dental Care Insurance (50%, max. CHF 1,000/CY)

Year 1: CHF 4,000 x 50% = CHF 2,000 > reduced to maximum amount of CHF 1,000 per year

Year 4: CHF 2,000 x 50% = CHF 1,000 > no reduction because maximum amount of CHF 1,000 per year is not exceeded

³ Dental Care Insurance (75%, max. CHF 3,000/CY)

Year 1: CHF 4,000 x 75% = CHF 3,000 > reduced to CHF 2,000 (invoice amount: CHF 4,000)

⁴ Dental Care Insurance: (75%, max. CHF 5,000/CY, CHF 500 deductible/CY)

Year 1: CHF 4,000 x 75% = CHF 3,000 > reduced to CHF 2,000 (bill amount: CHF 4,000), less the deductible of CHF 500 = CHF 1,500



Questions about insurance

Your CSS agency is at your service:

www.css.ch/agency

Contact Center 0844 277 277

www.css.ch/dentalcare

Your client portal at my.css.ch